

DERWENT-ACC-NO: 1999-219768

DERWENT-WEEK: 199919

4~COPYRIGHT 1999 DERWENT INFORMATION LTD 14~

TITLE: Goods selling method using public network e.g. internet - involves using trustee computer to compare receipts from vendor and purchaser computers, and sending electronic cash equivalent to price of goods included in receipt to vendor computer

INVENTOR-NAME:

PRIORITY-DATA: 1997JP-0214692 (August 8, 1997)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
JP 11053444 A	February 26, 1999	N/A	015	G06F 017/60

INT-CL_(IPC): G06F017/60; G06F019/00

ABSTRACTED-PUB-NO: JP11053444A

BASIC-ABSTRACT: NOVELTY - The trustee computer compares the receipts received from the vendor computer and purchaser computer, and transmits the electronic cash equivalent to the price of goods included in the receipt which satisfies predetermined terms of payment to the vendor computer.

DETAILED DESCRIPTION - The goods purchasing indication is transmitted from the purchaser computer (1) to a vendor computer (2). The electronic cash corresponding to the goods price is consigned from the purchaser computer to a trustee computer (3). The receipt indicating that the purchased goods delivered by the vendor is received by the purchaser, is sent from the purchaser computer to the vendor computer and trustee computer. The receipt from the purchaser computer is transmitted by the vendor computer to the trustee computer.

An INDEPENDENT CLAIM is also included for a goods selling system using public network.

USE - For transmitting goods purchasing indication from purchaser computer, and settling price of goods between purchaser computer and vendor computer.

ADVANTAGE - Prevents purchaser from getting charged without receiving purchased goods .

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the goods selling system. (1) Purchaser computer; (2) Vendor computer; (3) Trustee computer.

TIX: Goods selling method using public network e.g. internet - involves using trustee computer to compare receipts from vendor and purchaser computers, and sending electronic cash equivalent to price of goods included in receipt to vendor computer

US-PAT-NO: 5987140

DOCUMENT-IDENTIFIER: US 5987140 A

TITLE: System, method and article of manufacture for secure network electronic payment and credit collection

DATE-ISSUED: November 16, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE
Rowney; Kevin Thomas	San Francisco	CA
Bartholomew	San Jose	CA
Nadig; Deepak S.		

US-CL-CURRENT: 705/79,380/28 ,380/30 ,705/26 ,705/35 ,705/39 ,705/77 ,713/201

ABSTRACT: Secure transmission of data is provided between a plurality of computer systems over a public communication system, such as the Internet. Secure transmission of data is provided from a customer computer system to a merchant computer system, and for the further secure transmission of data from the merchant computer system to a payment gateway computer system. The payment gateway system evaluates the information and returns authorization or denial of credit via a secure transmission to the merchant which is communicated to the customer by the merchant.

23 Claims, 41 Drawing figures

Exemplary Claim Number: 17

Number of Drawing Sheets: 12

BSPR: The present invention relates to the electronic payment in exchange for goods and services purchased over a communication network, and more specifically, and more particularly, to a system, method and article of manufacture for securely transmitting payment information from a customer to a merchant to a payment gateway and returning appropriate, secure authorization to the merchant and the customer.

CLPV: (c) a code segment for controlling the secure processing of said payment authorization request by said payment system to generate a payment authorization response authorizing said purchase and securely transmit said payment authorization response to said merchant system using the second communication method pursuant to which said merchant system fills said purchase request;

CLPV: (a) a code segment controlling communication between a customer computer system and said merchant computer system for effecting said purchase requests, including providing payment information from said customer computer system to said merchant computer system;